

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <b>Donald W. Millard</b>         | Social Security number or ITIN | <b>xxx-xx-0365</b> |
|  | First Name Middle Name Last Name | EIN                            | __-____-           |
| Debtor 2   | <b>Cheryl D. Millard</b>         | Social Security number or ITIN | <b>xxx-xx-3066</b> |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-____-           |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  | Date case filed in chapter     | <b>13 9/8/17</b>   |
| Case number: <b>17-23618-GLT</b>                                       |                                  | Date case converted to chapter | <b>7 3/13/20</b>   |

**Official Form 309B (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- Proof of Claim Deadline Set**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

|   | About Debtor 1:   | About Debtor 2:   |
|---|---|---|
| 1. Debtor's full name                       | Donald W. Millard   | Cheryl D. Millard   |
| 2. All other names used in the last 8 years |   |   |
| 3. Address                                  | 1270 Ridge Road<br>Apollo, PA 15613   | 1270 Ridge Road<br>Apollo, PA 15613   |
| 4. Debtor's attorney<br>Name and address    | Kenneth Steidl<br>Steidl & Steinberg<br>Suite 2830 Gulf Tower<br>707 Grant Street<br>Pittsburgh, PA 15219 | Contact phone 412-391-8000<br>Email: <a href="mailto:julie.steidl@steidl-steinberg.com">julie.steidl@steidl-steinberg.com</a> |
| 5. Bankruptcy trustee<br>Name and address   | Charles O. Zebley Jr.<br>P.O. Box 2124<br>Uniontown, PA 15401   | Contact phone 724-439-9200<br>Email: <a href="mailto:COZ@Zeblaw.com">COZ@Zeblaw.com</a>                                       |

For more information, see page 2 &gt;

|   |   |   |
|---|---|---|
| <b>6. Bankruptcy clerk's office</b><br><br>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . | U.S. Bankruptcy Court<br>5414 U.S. Steel Tower<br>600 Grant Street<br>Pittsburgh, PA 15219  | Hours open:<br>Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.<br><br>Contact phone 412-644-2700<br><br>Date: 3/16/20 |
| <b>7. Meeting of creditors</b><br><br>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.                            | <b>April 24, 2020 at 11:00 AM</b><br><br>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  | Location:<br><br><b>Commissioners Hearing Room No.1, Westmoreland County Courthouse, Greensburg, PA 15601</b>   |
| <b>8.</b><br><br>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.                | <b>Presumption of abuse</b><br><br>The presumption of abuse does not arise.   |   |
| <b>9. Deadlines</b><br><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.   | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b><br><br><b>Filing deadline: 6/23/20</b><br><br><b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4) or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b><br><b>Deadline for governmental units to file a proof of claim:</b><br><br><b>Deadlines for filing proof of claim:</b><br>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. |   |
| <b>10. Creditors with a foreign address</b>   | <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.   |   |
| <b>11. Liquidation of the debtor's property and payment of creditors' claims</b>  | <b>Filing deadline:</b> _____<br><br><b>Filing deadline: 3/7/18</b><br><br><b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors   |   |
| <b>12. Exempt property</b>  | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |   |
| <b>11. Liquidation of the debtor's property and payment of creditors' claims</b>  | The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them in the order specified by the Bankruptcy Code. To ensure you receive any share of that money, you must file a proof of claim as described above.   |   |
| <b>12. Exempt property</b>  | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.   |   |

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Donald W. Millard  
 Cheryl D. Millard  
 Debtors

Case No. 17-23618-GLT  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dpas  
 Form ID: 309B

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Mar 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 18, 2020.

db/jdb aty +Donald W. Millard, Cheryl D. Millard, 1270 Ridge Road, Apollo, PA 15613-8973  
 +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 tr +Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828  
 14698179 +City of Latrobe, 901 Jefferson Street, Box 191, Latrobe, PA 15650-1809  
 14689292 +Key Bank, 1509 Freeport Road, Natrona Heights, PA 15065-1314  
 14689293 Latrobe Hospital, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848  
 14689295 +Old Navy, c/o Portfolio Recovery Associates, PO Box 12903, Norfolk, VA 23541-0903  
 14719561 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828  
 14689299 +Westmoreland County Tax Claim Bureau, 2 N Main Street, Suite 406, Greensburg, PA 15601-2417

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: julie.steidl@steidl-steinberg.com Mar 17 2020 03:56:06 Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Mar 17 2020 03:56:48 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Mar 17 2020 03:56:56  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721  
 14698177 +E-mail/Text: backoffice@affirm.com Mar 17 2020 03:57:44 Affirm, 633 Folsom St, San Francisco, CA 94107-3618  
 14689289 EDI: CAPITALONE.COM Mar 17 2020 07:34:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
 14698180 E-mail/Text: GOLF\_STBankruptcy@gatewayonlending.com Mar 17 2020 03:56:17  
 Gateway One Lending & Finance, 175 N. Riverview Dr., Anaheim, CA 92808  
 14689290 E-mail/Text: GOLF\_STBankruptcy@gatewayonlending.com Mar 17 2020 03:56:17  
 Gateway One Lending & Finance, LLC, 175 N. Riverview Drive, Suite 100, Anaheim, CA 92808  
 14689291 E-mail/Text: bankruptcy@huntington.com Mar 17 2020 03:56:54 Huntington Bank, PO Box 182519, Columbus, OH 43218-2519  
 14695334 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Mar 17 2020 03:57:14 KeyBank, N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338  
 14712581 EDI: PRA.COM Mar 17 2020 07:33:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14690178 +EDI: PRA.COM Mar 17 2020 07:33:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14766556 EDI: Q3G.COM Mar 17 2020 07:33:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 14689296 E-mail/Text: jennifer.chacon@spservicing.com Mar 17 2020 03:57:45  
 Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250  
 14692236 +E-mail/Text: bankruptcy@huntington.com Mar 17 2020 03:56:55 The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424  
 14689297 EDI: RMSC.COM Mar 17 2020 07:34:00 Walmart, PO Box 960024, Orlando, FL 32896-0024  
 14922671 EDI: WFFC.COM Mar 17 2020 07:33:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 19657, Irvine CA 92623-9657  
 14696289 EDI: WFFC.COM Mar 17 2020 07:33:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, PO Box 19657, Irvine, CA 92623-9657  
 14689298 EDI: WFFC.COM Mar 17 2020 07:33:00 Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341  
 14760698 +E-mail/Text: bankruptcy@firstenergycorp.com Mar 17 2020 03:57:04 West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr U.S. Bank National Association, as indenture trust  
 14689288 Affirm  
 cr\* ++GATEWAY ONE LENDING & FINANCE LLC, 175 N RIVERVIEW DRIVE, ANAHEIM CA 92808-1225  
 (address filed with court: Gateway One Lending & Finance, LLC, 175 N. Riverview Dr., Anaheim, CA 92808)  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14698178\* Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083  
 14698181\* Huntington Bank, PO Box 182519, Columbus, OH 43218-2519  
 14698182\* +Key Bank, 1509 Freeport Road, Natrona Heights, PA 15065-1314  
 14689294\* Latrobe Hospital, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848  
 14698183\* Latrobe Hospital, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848  
 14698184\* Latrobe Hospital, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848  
 14698185\* +Old Navy, c/o Portfolio Recovery Associates, PO Box 12903, Norfolk, VA 23541-0903  
 14698186\* Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250  
 14768471\* Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

District/off: 0315-2

User: dpas  
Form ID: 309B

Page 2 of 2  
Total Noticed: 30

Date Rcvd: Mar 16, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14698187\* Walmart, PO Box 960024, Orlando, FL 32896-0024  
14698188\* Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341  
14698189\* +Westmoreland County Tax Claim Bureau, 2 N Main Street, Suite 406, Greensburg, PA 15601-2417  
TOTALS: 2, \* 14, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 18, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 16, 2020 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com  
James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Debtor Donald W. Millard julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Kenneth Steidl on behalf of Joint Debtor Cheryl D. Millard julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st  
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste  
inberg.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 7